

IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE

Declaration and Power of Attorney

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEMS AND METHODS FOR AUTOMATICALLY OBTAINING LOSS MITIGATION LOAN WORKOUT DECISIONS**, the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by an amendment, if any, specifically referred to in this oath or declaration.

We acknowledge the duty to disclose all information known to us which is material to patentability as defined in Title 37, Code of Federal Regulations, 1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

None

We hereby claim the benefit under Title 35, United States Code, 119(e) of any United States provisional application(s) listed below:

U.S. Provisional Application No. 60/193,546 filed March 31, 2000.

We hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, 112, we acknowledge the duty to disclose all information known to us to be material to patentability as defined in Title 37, Code of Federal Regulations, 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

None

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint the following attorney with full power of substitution and revocation, to prosecute said application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith:

Peter H. Priest

(Reg. No. 30,210)

Please address all correspondence to Peter H. Priest, Law Offices of Peter H. Priest, 529 Dogwood Drive, Chapel Hill, North Carolina 27516. Telephone calls should be made to Peter H. Priest by dialing Area Code 919-942-1434.

Full name of 1st joint inventor: Sheila Sellers

Inventor's signature



Date:

4/23/01

Residence:

Raleigh, North Carolina

Citizenship:

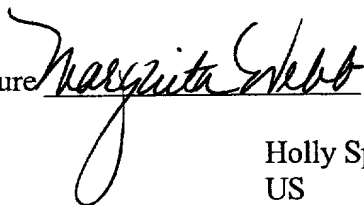
US

Post Office Address:

9020 Deerland Grove Road  
Raleigh, North Carolina 27615

Full name of 2nd joint inventor: Marquita Webb

Inventor's signature



Date:

4/23/2001

Residence:

Holly Springs, North Carolina

Citizenship:

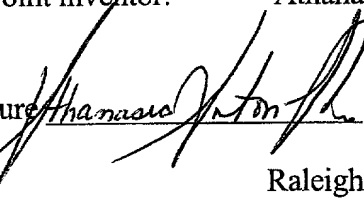
US

Post Office Address:

116 Lumina Place  
Holly Springs, North Carolina 27540

Full name of 3<sup>rd</sup> joint inventor: Athanasia Antonopolo

Inventor's signature



Date:

4/23/2001

Residence:

Raleigh, North Carolina

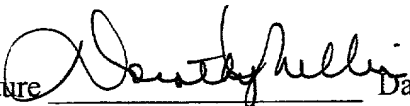
Citizenship:

US

Post Office Address:

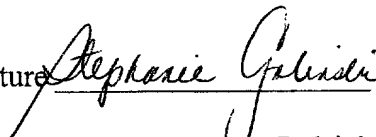
5010-304 Beaverbrooks Road  
Raleigh, North Carolina 27612

Full name of 4th joint inventor: Dorothy Mellin

Inventor's signature  Date: 4/23/2001

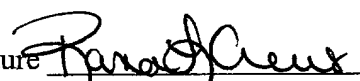
Residence: Raleigh, North Carolina  
Citizenship: US  
Post Office Address: 317 Trotters Ridge Drive  
Raleigh, North Carolina 27614

Full name of 5th joint inventor: Stephanie Galinski

Inventor's signature  Date: 4/23/01


Residence: Raleigh, North Carolina  
Citizenship: US  
Post Office Address: 4917 Will-O-Dean Road  
Raleigh, North Carolina 27616

Full name of 6th joint inventor: Rana Crews

Inventor's signature  Date: 4/23/01

Residence: Raleigh, North Carolina  
Citizenship: US  
Post Office Address: 6748 Chauncey Drive  
Raleigh, North Carolina 27615

Full name of 7th joint inventor: R. Greg Perry

Inventor's signature  Date: 4/23/01

Residence: Raleigh, North Carolina  
Citizenship: US  
Post Office Address: 1621 High Holly Lane  
Raleigh, North Carolina 27614